

# Buying SHOP Coverage Outside of Open Enrollment

Qualified employees and those employees' dependents, if you offer dependent coverage, may have a right to sign up for your coverage or make changes to their coverage choices outside of your annual enrollment period. Job-based plans must provide this "Special Enrollment Period" of 30 days following certain life events that involve a change in family status or loss of other health coverage. If you don't offer dependent coverage, a Special Enrollment Period applies only to qualified employees.

## Qualifying life events that create a special enrollment period

In order to buy a SHOP Marketplace plan outside your open enrollment period, employees and their dependents (if you offer dependent coverage) must have a qualifying life event. Qualifying life events that create a special enrollment period include:

- A dependent is added through marriage, birth, adoption, or placement for foster care.
- An employee or dependent loses minimum essential coverage, such as when an employee loses job-based coverage or the plan in which the employee is enrolled is no longer certified by the SHOP Marketplace to offer coverage.
- An employee moves to a new state and gains access to an employer's health plan.
- An employee's enrollment or failure to enroll in a plan is the result of the error, misrepresentation, or inaction of an officer, employee, or agent of the Health Insurance Marketplace or the U.S. Department of Health and Human Services (HHS). These instances will be evaluated and decided by the Health Insurance Marketplace.
- An employee proves to the Marketplace that the plan in which he or she is enrolled has violated a provision of its contract in relation to the enrollee.

## Notifying the SHOP Marketplace of life events

An employee must notify the SHOP Marketplace of a life event that triggers a Special Enrollment Period **no later than 30 days from the date of the event**. Employees that either become eligible for or lose eligibility for Medicaid or the Children's Health Insurance Program (CHIP) have 60 days from the date of the event to notify the SHOP Marketplace. If an employee doesn't notify the SHOP Marketplace within the required timeframe, the employee must wait until their next annual enrollment period to make a change.

## When will coverage become effective for life events?

In most cases, if the SHOP Marketplace is notified by the 15th of the month, the change in coverage will become effective the 1st of the following month. If the SHOP Marketplace is notified of the change in coverage after the 15th, the effective date is the first day of the second month.

If the employer offers dependent coverage, some life events allow for the change to become effective on the day it occurs, like the birth of a child, adoption, and placement for adoption or foster care. The SHOP Marketplace must be notified within 30 days of these events.

In the case of marriage or loss of other coverage, the effective date for the change is always the 1st of the month. The month the change becomes effective depends on when the SHOP Marketplace is notified.

### For example:

- If an employee gets married on January 5, 2014 and reports it on January 10, 2014, the coverage start date will be February 1, 2014.
- If an employee gets married on January 5, 2014 and reports it on January 31, 2014, the coverage start date will be February 1, 2014.
- If an employee gets married on January 5, 2014 and reports it on February 1, 2014, the coverage start date will be March 1, 2014.

